

Fig. 3

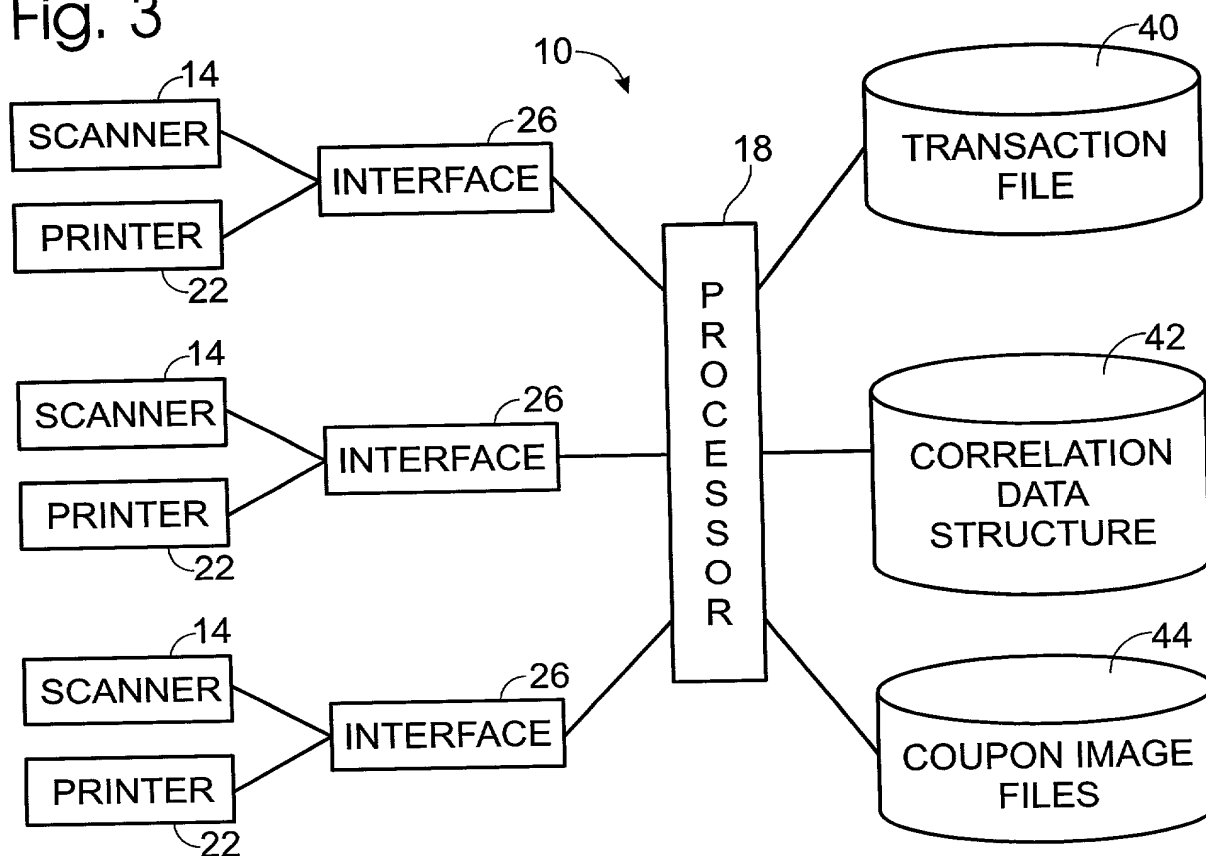


Fig. 4

COUPON	BENEFIT	PREDICTOR SET	REDEMPTION FREQUENCY	EXPECTED VALUE
A	\$0.50	{D,E,F}	40%	\$0.20
		{G,H}	28%	\$0.14
		{J,K}	15%	\$0.08
		NONE	—	0
B	\$0.37	{K,L}	50%	\$0.19
		{D,G}	40%	\$0.15
		{M,N}	35%	\$0.13
		NONE	—	0
C	\$0.75	{D,K}	60%	\$0.45
		{O,P,Q}	50%	\$0.38
		{R,S}	45%	\$0.34
		NONE	—	0

Fig. 5

